

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
JOHNSTOWN DIVISION**

In re:

SCOTT R. CLARK
CAMILLE A. CLARK
Debtor(s)

Case No. 11-70708JAD

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/29/2011.
- 2) The plan was confirmed on 11/16/2011.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 08/16/2013, 03/08/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 06/30/2016.
- 5) The case was completed on 08/03/2016.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 65.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$106,965.00.
- 10) Amount of unsecured claims discharged without payment: \$25,249.66.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$49,639.20
Less amount refunded to debtor	\$467.94

NET RECEIPTS: **\$49,171.26**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,699.66
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$4,699.66**

Attorney fees paid and disclosed by debtor: \$100.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ADVANTAGE CASH SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
ADVANTAGE CASH SERVICES	Unsecured	0.00	NA	NA	0.00	0.00
AMERILOAN	Unsecured	0.00	NA	NA	0.00	0.00
AUTOVEST LLC	Unsecured	NA	0.00	0.00	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	5,032.00	NA	NA	0.00	0.00
BENEFICIAL/HFC(*)	Unsecured	0.00	NA	NA	0.00	0.00
CERTEGY CHECK SYSTEMS++	Unsecured	0.00	NA	NA	0.00	0.00
CLEARFIELD BANK & TRUST	Secured	40,000.00	NA	NA	0.00	0.00
CLEARFIELD BANK & TRUST	Secured	10,000.00	NA	NA	0.00	0.00
CNB BANK	Unsecured	0.00	NA	NA	0.00	0.00
CONSUMER PORTFOLIO SVCS/CPS	Secured	NA	14,182.02	0.00	2,954.43	0.00
CREDIT MANAGEMENT CO	Unsecured	0.00	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	2,912.00	2,912.44	2,912.44	1,220.84	0.00
DJR GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
DJR GROUP++	Unsecured	0.00	NA	NA	0.00	0.00
FIRST COMMONWEALTH BANK	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
HSBC++	Unsecured	0.00	NA	NA	0.00	0.00
JCPENNEY CO INC/MONOGRAM*++	Unsecured	0.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	NA	0.00	0.00	0.00	0.00
JPMORGAN CHASE BANK NA	Secured	15,955.00	20,642.27	20,642.27	20,642.27	2,794.80
JPMORGAN CHASE BANK NA	Priority	NA	0.00	0.00	11,889.58	0.00
LOAN SHOP	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	0.00	NA	NA	0.00	0.00
LVNV FUNDING LLC	Unsecured	429.00	NA	NA	0.00	0.00
MIDLAND CREDIT MANAGEMENT IN	Unsecured	635.00	636.76	636.76	266.92	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	487.65	487.65	204.41	0.00
MIDLAND FUNDING LLC BY AMERIC	Unsecured	0.00	430.11	430.11	180.29	0.00
MIDNIGHT VELVET	Unsecured	0.00	NA	NA	0.00	0.00
OLD NAVY++	Unsecured	0.00	NA	NA	0.00	0.00
PLAIN GREEN LLC++	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
PRA RECEIVABLES MANAGEMENT I	Unsecured	NA	8,512.68	8,512.68	3,568.34	0.00
RAB INC	Unsecured	5,200.00	NA	NA	0.00	0.00
SEARS/CITI CARD USA*++	Unsecured	0.00	NA	NA	0.00	0.00
SPRINGLEAF FINANCIAL SVCS INC	Unsecured	0.00	NA	NA	0.00	0.00
THE SWISS COLONY	Unsecured	0.00	NA	NA	0.00	0.00
THINK CASH FDB++	Unsecured	0.00	NA	NA	0.00	0.00
THINK CASH FDB++	Unsecured	0.00	NA	NA	0.00	0.00
TRIDENT ASSET MGMT++	Unsecured	0.00	NA	NA	0.00	0.00
USA CREDIT	Unsecured	0.00	NA	NA	0.00	0.00
VANDA LLC	Unsecured	1,788.00	1,788.54	1,788.54	749.72	0.00
WAL MART++	Unsecured	0.00	NA	NA	0.00	0.00
WELLS FARGO BANK++	Unsecured	6,011.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$20,642.27	\$20,642.27	\$2,794.80
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$2,954.43	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$20,642.27	\$23,596.70	\$2,794.80
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$11,889.58	\$0.00
TOTAL PRIORITY:	\$0.00	\$11,889.58	\$0.00
GENERAL UNSECURED PAYMENTS:	\$14,768.18	\$6,190.52	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,699.66</u>
Disbursements to Creditors	<u>\$44,471.60</u>
TOTAL DISBURSEMENTS :	<u>\$49,171.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/14/2016

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.